

SPOTLIGHT

JULY 2007

AMERICAN INCOME LIFE & NATIONAL INCOME LIFE

VOL40 NO7



A Monthly Publication with News, Ideas, and Information for American Income Life and National Income Life Producers

Perspective



FROM THE DESK OF:

Roger Smith President & CEO American Income Life & National Income Life

HALFTIME

We are all familiar with the halftime shows at football games. Whether it's a high school game or the Superbowl, there is always some sort of performance designed to keep spectators entertained while the teams are off the field.

However, while we are watching the show, the real work is being done behind the scenes in the locker rooms. Halftime is when the teams get the chance to reassess everything that has happened in the game so far — what's going right and what's going wrong. The teams may be taking a well-deserved break from the mayhem on the field, but they know their work is not over until the final whistle blows. The playbooks are consulted, strategies are made, and when it is finally time to get back into the game, the players have a renewed sense of their goal: to win.

We are now in July, which means we have reached our own company halftime. Now is your chance to look back at the first half of the year and determine how your game is going. What have you done right this year that you would like to maintain? What part of your game plan can use improvement?

AIL/NILICO is aiming for double digit growth in the second half of 2007, and it will take the whole team to achieve this. Adjust your strategy if you need to, but always keep your goals in mind. Just as the football teams have their coaches to turn to for advice, you have your SGAs and the Home Office to help you overcome any hurdles in your way, so be sure to take advantage of that opportunity.

Now, let's get back out there and win one for the Gipper!



News Page

Dates to Remember

Wednesday, Aug. 29, 2007

All business and PR credits must be at the Home Office to count for August production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$966,079.29 in bonuses. For more information on the monthly bonuses, turn to Page 17.

Required Retention Rate

Effective Jan. 1, 2007, to be eligible for bonuses and featured in Spotlight, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for Spotlight recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:

Net to Gross: 78%

SGA Career Track

New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an e-mail to:

futuresga@ailife.com

Congratulations are in Order!

Timothy Dawe, an Agent with the Bob Olson Agency, achieved \$100,000 of 13-month in force premium.

Benjamin Eggen, an MGA with the Altig-Orlovic Agency, achieved \$100,000 of 13-month in force

Norman Lew, an Agent with the Jatoft-Foti Agency, achieved \$100,000 of 13-month in force premium.

Rickie Sasser, an Agent with the Mark Hancock Agency, achieved \$100,000 of 13-month in force premium.

Karen Stockwell, an Agent with the Steve Hartman Agency, achieved \$100,000 of 13-month in force premium.

Bianca Zaragoza, a GA with the Steve Hartman Agency, achieved \$100,000 of 13-month in force premium.

Congratulations, Max Quasem!



As noted below, Max Quasem has qualified for the Founder's Club for the tenth time. This is the first time in AIL/NILICO history that any Agent has qualified for ten consecutive periods. We congratulate Max for his monumental achievement and

encourage him to keep up the record setting streak.

Get Your Pictures to Us!

We are updating our photo files here at Spotlight, and we are looking for you to help! Have you been featured in the Spotlight recently, only to find the picture by your name was slightly outdated? If this is the case, please do not hesitate to send us a new one. Digital photos can be sent by e-mail to dyannazzo@ailife.com, and developed photographs can be mailed to the Home Office, attn: Danielle Yannazzo.

Correction

In June's issue, the #10 spot on the Reinstatement Bonus should have been credited to Stephen Liberto.

Founder's Club Outstanding Producers May and June 2007

| | | Iviay and | June 2007 | | |
|-----------------|-------------------|--------------------|------------------|-------|-----------|
| AGENT | SGA | TIMES QUALIFIED | TOTAL NET ALP | N/G ▲ | RETENTION |
| Samantha Chui | Williams-Williams | 3 | \$66,292 | | 77.0 |
| Benham Halali | Jatoft-Foti | 1 | 73,378 | | 78.9 |
| David Jackson | Tom Williams | 5 | 45,964 | | 91.7 |
| Ed Olfert | Altig-Orlovic | 1 | 54,806 | | 78.8 |
| Max Quasem | Cohen-Cohen | 10 | 71,630 | | 84.6 |
| Steven Stensrud | Rick Altig | 2 | 75,318 | | 81.9 |
| Robert Ulreich | Jatoft-Foti | 7 | 65,622 | | 85.5 |



American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Home Office 254-761-6400

Web Sites www.ailife.com www.nilife.com

Recruiting Support www.ailife.com/rms www.ailife.com/recruiting

SPOTLIGHT

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Promoted to 52.5 Percent Supervising Agent

Deborah Anderson Clinton Ellingsworth Leah Benassi Jaime Cervera Jessica Chandler Baldev Dabhia Daniel Davidson Rose Deacy

Brian Fernandez Tanya Glosser Samuel Griffith Gerald Haves Patrick Hintz Evan Holzhauer Janee Irvin

Michael Jacobs Jason James Jonelle Jones Kale Kaalekahi Margarita Kagan

Donald Snider Mitchell Terry George Tuttle Alan Weissen

Promoted to 55 Percent Supervising Agent

Anthony Balsano Aaron Gebke

Miranda Dellinger

Lisandro Gonzalez Alvin Hagens

Roghie Hassanloo Albert Lau

Dionne Konteh

Linda O'Donnell

Jacob Mayer

Nelson Sprague Lacey Stoor

Rajiv Pankhania

Lanelle Pennington

Christian Richards

Rashad Royster

Angela Schmitz

Athar Sheikh

Marvin Schoenherr

Atta Saleh

Jarrod Turner Gevorg Yanukyan

Promoted to 57.5 Percent General Agent

Alberto Alcala Brian Blair Donny Bowen Shoshannah Brenner Kelly Brooks Kenneth Green Christopher Jordan Christopher Kirk

Adam Lerch Yvette Matos Robert Michaels

Beau Vastine

Averyll West-Washington

Promoted to 60 Percent General Agent

Marino Baca Stephen Bendure Michael Dupree Flavio Mendes

Mathew Propst Michael Sheets

Timothy vonKaay

Promoted to Master General Agent

Erickson Bencosme Kim Burton Richard Carter

Robert Gerdes Daniel Hobson Timothy Krueger

Cheryl McLean Pablo Pirela Michael Quirk

Promoted to Regional General Agent

Rebecca Klebesch Sabrina Lloyd Anthony Mutter

Promoted to State General Agent

David Cardona

Scott Keeney

Soen Sheppard

Happy Anniversary! Thanks for all you do. Congratulations!

30 Years of Service

David Cohen

22 Years of Service

Lou Nell Busby

17 Years of Service

Tim Schroeder

14 Years of Service

Catherine Briggle David Jackson

13 Years of Service

Timothy Cruise

12 Years of Service

John DeRosier

11 Years of Service

James Bliefnick Charles Hill

10 Years of Service

Slav Bitman

8 Years of Service

Barbara Leader

7 Years of Service

Iason Dickson Roland Fletcher Byron Washington

6 Years of Service

Melanie Cohen Corev Friesen Denise Gilbert

6 Years of Service (cont.)

Peter Highberg Marc Rosen Christopher Stephens LaTonya Tucker

5 Years of Service

Jeffrey Ahrens Scott Mellgren Susanne Munro AJ O'Connor Stuart Paolino

4 Years of Service

David Ackerman Abdelhadi Badreddine Diane Carrion Avrom Gossack Danielle Holmes Joseph Moore Max Quasem Lawrence Turk Rodney Ward

3 Years of Service

Derek Birch David Boshard Denice Davidson Robert Gerdes Heather Hewitt Norman Lew Tony Motley Nathan Snider Beth Snow Thomas VanOsdol Nicholas Zangardi

2 Years of Service

Diego Arango-Puerta Roger Beals

Marc-Andre Boudreau

Matt Flores

Adam Fogelman Janice Howard

Raymond Lavrenz

Michael Mandella Edwin Menzies

Eric Miller

Travis Moody

Anthony Mutter William Myatt

Patricia Newell

Jesse Wise

Antoinette Yellock

1 Year of Service

Marino Baca

Christopher Belew Cassius Caron Adrian Collie Douglas Cote Rufat Djangirov Walter Durant Anita Facundo Christopher Fields Ricardo Garavito Steven Gresh Antonio Hill Katrice Hunt

1 Year of Service (cont.)

Aneela Husain Scott Kuhen

Iraneus Law

Jacob Lewis

Patricio Mamaclay

Elias Mendoza Martin Mock

Matthew Mosier

Kathleen Overman

James Palmes

Beverly Parmley

Josh Pearson

Susan Reagan

Dan Reljin

Ayiana Santana

Angela Schmitz

Ron Seigel

Allan Shapiro

Thomas Shuff

Paul Smoley Natalie Soboleva

Frank Soldo

Derek Spencer

Lori Underwood

Linda Voss

Beverly Warford

Jerome Washington

Christopher Williams Jennifer Wood

Richard Young

Marc Younger

Individual Producers



1. Max Quasem Los Angeles, CA



2. Robert Ulreich Concord, CA



3. Charles Zwicker Brooklyn Park, MN



4. Karen Stockwell Phoenix, AZ



5. Patrick Blanchette Middletown, CT



6. Bianca Zaragoza Phoenix, AZ



7. Steven Stensrud Calgary, AB



8. David Popowitz Brooklyn Park, MN



9. Rickie Sasser Indianapolis, IN



10. Jay Schechter Flushing, NY

June Production

| All Time | Record | to Beat |
|-----------------|---------|--------------|
| Month: \$62,536 | Net ALP | Zachary Hart |

| Name | Net ALP | NG▲ | Rtn | MGA | SGA |
|-----------------------|----------|-----|------|---------------------|---------------------|
| 1. Max Quasem | \$28,099 | | 84.1 | Earnest Loveless | Cohen-Cohen |
| 2. Robert Ulreich | 21,952 | | 85.5 | Steve Foti | Jatoft-Foti |
| 3. Charles Zwicker | 19,350 | 100 | | Rosalie Zwicker | Altig-Orlovic-Deley |
| 4. Karen Stockwell | 18,214 | | 73.0 | Megan Olson | Steve Hartman |
| 5. Patrick Blanchette | 18,078 | 83 | | Maxine Moody | David Zophin |
| 6. Bianca Zaragoza | 17,843 | | 76.8 | William Myatt | Steve Hartman |
| 7. Steven Stensrud | 17,648 | | 83.1 | Steven Stensrud | Rick Altig |
| 8. David Popowitz | 17,590 | 89 | | Jason Young | Altig-Orlovic-Deley |
| 9. Rickie Sasser | 17,111 | | 70.0 | Tod Brown | Mark Hancock |
| 10. Jay Schechter | 16,901 | 100 | | Philip Prata | Theodore Pappas |
| 11. Roghie Hassanloo | 16,492 | 100 | | Byron Paz | Josh Chalom |
| 12. Pablo Garcia | 16,123 | | 72.5 | Pablo Garcia | Altig-Orlovic |
| 13. Ross Ewen | 16,123 | | 69.5 | | Steven Jakubczak |
| 14. Helen Taylor | 15,629 | | 74.4 | Harpreet Gujral | Altig-Orlovic |
| 15. Pineula Fuimaono | 15,605 | 100 | | Jeff Ribman | Steve Friedlander |
| 16. Gregory Simcox | 15,539 | 99 | | Kim Burton | Surace-Smith |
| 17. Dustin Klingebiel | 15,494 | 96 | | Brenden Stewart | Altig-Orlovic |
| 18. Ruben Soberanes | 15,473 | | 71.1 | Doreen Ryan-Foti | Jatoft-Foti |
| 19. Benham Halali | 15,418 | | 79.6 | Christopher Stevens | Jatoft-Foti |
| 20. Lacelia Knight | 15,255 | 93 | | 10. 10. | Carla Miller |

▲ Percentage of Net to Gross

All Time Record to Beat YTD: \$278,449 Net ALP Zachary Hart

YTD Production

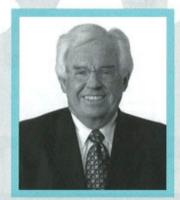
| | Name | Net ALP | NG▲ | Rtn | MGA | SGA |
|------|--------------------------------------|-----------|-----|------|---------------------|-------------------|
| * 1 | 1. Max Quasem | \$124,537 | | 84.1 | Earnest Loveless | Cohen-Cohen |
| * 2 | 2. Steven Stensrud | 99,984 | | 83.1 | Steven Stensrud | Rick Altig |
| * 3 | 3. Samantha Chui | 98,217 | | 77.0 | Samantha Chui | Williams-Williams |
| * 4 | 4. Benham Halali | 97,750 | | 79.6 | Christopher Stevens | Jatoft-Foti |
| * 5 | 5. Jose Lopes | 94,257 | | 72.2 | Melanie Cohen | David Zophin |
| * (| 6. Robert Ulreich | 88,688 | | 85.5 | Steven Foti | Jatoft-Foti |
| * 7 | 7. Helen Taylor | 88,069 | | 74.4 | Harpreet Gujral | Altig-Orlovic |
| * 8 | 8. Ruben Soberanes | 87,442 | | 71.1 | Doreen Ryan-Foti | Jatoft-Foti |
| * 9 | 9. Bianca Zaragoza | 85,457 | | 76.8 | William Myatt | Steve Hartman |
| * 10 | 0. Timothy Cruise | 82,339 | | 72.2 | | Altig-Orlovic |
| 13 | Yvonne Hernandez | 79,835 | | 85.1 | | Cohen-Cohen |
| 12 | Karen Stockwell | 78,770 | | 73.0 | Megan Olson | Steve Hartman |
| 1. | 3. Daniel Potilechio | 76,758 | | 86.9 | David Wang | Bob Olson |
| 1 | 4. Scott Remmey | 75,120 | | 79.2 | | Eric Giglione |
| 15 | 5. Rickie Sasser | 73,284 | | 70.0 | Tod Brown | Mark Hancock |
| 10 | 6. Danilo Gomez | 71,700 | 81 | | Scott Rehberg | Mat Hart |
| 17 | 7. Shoshannah Brenner | 71,027 | 87 | | Alfred Brenner | Jatoft-Foti |
| 18 | 8. Crystal Reeves | 70,876 | | 79.3 | Megan Olson | Steve Hartman |
| 19 | 9. Frank Jendusa | 69,646 | | 74.9 | Robert Gerdes | Joe Manone |
| 20 | 0. Edward Hanna | 68,340 | | 72.9 | Edward Hanna | Tom Williams |

▲ Percentage of Net to Gross

American Income National Income

Proudly Present

A New Labor Advisory Board Member



Paul Thompson International President United Transportation Union

Paul C. Thompson was hired in 1959 as a locomotive fireman on the former Atchison, Topeka & Santa Fe Railway and soon was furloughed as a result of Arbitration Award 282 that eliminated firemen with fewer than 10 years of service. He subsequently faced a second layoff as a yardman with Kansas City Southern. With a family to support, Thompson learned the importance of job security and the role of a union.

In 1968, Thompson was promoted to engineer and elected president of UTU Local 298. In 1970, he was elected local chairperson and was a delegate to the 1971 UTU convention. "Many times I represented members without any reimbursement for lost time simply because my local couldn't afford the costs," Thompson said.

After his enginemen's local was voluntarily consolidated with a trainmen's local, Thompson continued as local chairperson and was elected a delegate to the 1975 and 1979 UTU conventions. He subsequently was elected general chairperson for engine service employees on Santa Fe lines between Chicago and El Paso.

In 1982, Thompson was selected by all rail labor organizations as chairperson of the Employees' Benefit Association Board of Directors and vice chairperson of Albuquerque and Topeka Memorial Hospital Board of Directors. Thompson was elected a UTU International vice president in 1983 and general secretary and treasurer in 1999. He was elevated to assistant president in 2001, elected to the post in 2003, and elevated to UTU International president in March 2004.

In February 2006, Thompson was elected to the Executive Council of the AFL-CIO. He was the first UTU International President since Al Chesser to be elected to the council and, as a member, serves on the International Affairs, Legislative and Public Policy, and Political Education Committees of the AFL-CIO.

Thompson subscribes to the principle, "Yes, there will always be rough roadbeds ahead; but working together as one, they will never be impossible to travel."

June LDS Recap

LDS: Where AIL/NILICO's Leaders Go to Learn It All

This June, American Income and National Income held the summer session of the Leadership Development School. Career-oriented individuals from agencies across the country made their way to Waco, Texas where they participated in three days of intense discussion and instruction on how to become a future, successful leader of AIL/NILICO.

LDS has always been a cannot-be-missed experience for those interested in developing their management career. The triannual event promises to be full of valuable information on how to lead and strengthen a successful agency.

In addition to informative speeches from directors at the Home Office, SGAs Bill Jennings, Steve

Hartman, Rick Altig, Mat Hart, and Ilija Orlovic also took the time to speak on topics ranging from recruiting and field training to raising ALP per agent and time management.

Winners from the September 2006 LDS Challenge Contest were invited to return to this session and receive their awards for exemplary performance. In the six months allowed for the contest, David Guzman of the Surace-Smith Agency achieved \$166,620 of Net ALP, and at June's session, he received his plaque and was asked to speak on his success.

The next LDS will be held in September. Speak with your SGA if you would like to attend.



ABOVE: Future leaders from across the country enjoy the chance to get to know their LDS classmates in a more social setting.

LEFT: Group snapshot of the June 2007 Leadership Development School attendees on the front steps of AIL/NILICO Home Office in Waco, Texas.

Supervising Agents



1. Ryan Vopat Cleveland, OH





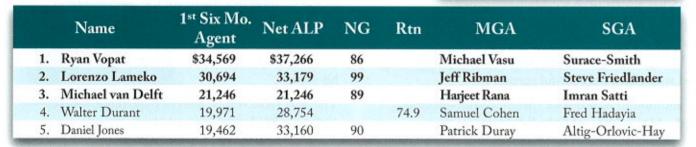
3. Michael van Delft

Halifax, NS

All Time Record to Beat

Month: \$68,050 Net ALP Mary Ann Gaelic

June Production



YTD Production

All Time Record to Beat YTD: \$443,893 Net ALP Mary Ann Gaelic

| | | N.ame | 1 st Six Mo. Agent | Net ALP | NG | Rtn | MGA | SGA |
|---|----|-------------------|----------------------------------|-----------|----|------|-------------------|---------------|
| * | 1. | Ryan Vopat | \$95,314 | \$141,985 | 86 | | Michael Vasu | Surace-Smith |
| | 2. | Scott Fenton | 89,237 | 137,478 | | 76.6 | Matthew Wolfanger | Durhon Oldham |
| | 3. | Raymond Risucci | 83,994 | 126,120 | | 86.3 | Dorian Oldham | Durhon Oldham |
| | 4. | Walter Durant | 75,439 | 111,779 | | 74.9 | Samuel Cohen | Fred Hadayia |
| | 5. | Michael van Delft | 72,146 | 107,644 | 89 | | Harjeet Rana | Imran Satti |

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



1. Brian Allt Halifax, NS



2. Mathew Mealey Toledo, OH



3. Tierra Bullock Raleigh, NC



4. David Kearns Toronto, ON



5. JoAnne Marks Columbia, SC

All Time Record to Beat Month: \$111,262 Net ALP Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

June Production

| | Name | 1 st Six Mo. Agent | Net ALP | NG | Rtn | MGA | SGA |
|-----|-----------------|----------------------------------|----------|----|------|----------------|---------------|
| 1. | Brian Allt | \$39,236 | \$55,839 | 89 | | Harjeet Rana | Imran Satti |
| 2. | Mathew Mealey | 33,792 | 37,223 | 89 | | Travis Moody | Surace-Smith |
| 3. | Tierra Bullock | 29,055 | 33,331 | 91 | | James Bailey | Slav Bitman |
| 4. | David Kearns | 28,460 | 30,453 | 98 | | Byron Paz | Josh Chalom |
| 5. | JoAnne Marks | 26,827 | 34,721 | 82 | | | Carla Miller |
| 6. | Bradley Ellison | 23,813 | 41,055 | | 72.3 | Sonny Gurney | Paul Rumbuc |
| 7. | Kevin Citizen | 21,729 | 17,190 | 78 | | Jeremy Welch | Slav Bitman |
| 8. | Brandon Braun | 21,014 | 27,440 | | 72.6 | Rodney Ward | Paul Rumbuc |
| 9. | Richard Correa | 20,981 | 25,574 | | 81.0 | Steve DiChiaro | Bill Jennings |
| 10. | Merridy DeVorce | 17,689 | 22,433 | | 71.3 | William Myatt | Steve Hartman |

YTD Production

| | | Name | 1 st Six Mo. Agent | Net ALP | NG | Rtn | MGA | SGA |
|---|-----|------------------------|----------------------------------|-----------|----|--------|----------------|---------------|
| * | 1. | Brian Allt | \$252,861 | \$291,538 | 89 | 11-7-1 | Harjeet Rana | Imran Satti |
| 8 | 2. | Bradley Weigand | 161,165 | 183,436 | 79 | | David Guzman | Surace-Smith |
| | 3. | Pamela Ladd | 120,268 | 234,125 | | 74.6 | Dorian Oldham | Durhon Oldham |
| * | 4. | Michael Boyer | 114,676 | 175,506 | | 79.1 | Rodney Ward | Paul Rumbuc |
| * | 5. | Richard Correa | 102,800 | 149,122 | | 81.5 | Steve DiChiaro | Bill Jennings |
| | 6. | Tierra Bullock | 86,436 | 99,920 | 91 | | James Bailey | Slav Bitman |
| | 7. | David Kinsella | 80,758 | 92,449 | 83 | | Todd Engelson | AltOrlVene. |
| | 8. | Brandon Braun | 82,871 | 129,349 | | 72.6 | Rodney Ward | Paul Rumbuc |
| | 9. | Laura McCurry | 75,865 | 101,172 | | 75.7 | James Bailey | Slav Bitman |
| | 10. | Mathew Mealey | 72,066 | 105,454 | 89 | | Travis Moody | Surace-Smith |

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

cruise contest

Congratulations to our contest winners!

The individuals listed below are set to sail this August for a 8-day long cruise through the Mediterranean on the beautiful Norwegian Jewel cruise ship. These winners have met the contest requirements along with the company 4-month retention or net to gross requirements. So start packing your bags, and congratulations to you all!

| requ | iirements. So st | art packing your | bags, and congra | tulations to you a | all! | |
|----------------|------------------------|--------------------|---------------------|--|-------------|--------------|
| | Category | Name | % Net ALP Growth | % 1st Six Month STD | % of STD | % Average |
| | 1 | Surace-Smith | 104.45 | 90 | 123 | 105.93 |
| SGAS | 2 | Altig-Orlovic | 153.18 | 118 | 182 | 151.02 |
| U | 5 | Slav Bitman | 148.07 | 129 | 100 | 125.84 |
| S | 7 and 8 | Barry Dillah | | 138 | 105 | 121.36 |
| | | | | | | |
| | Name | Codes with \$1,000 | YTD Net ALP | SGA | | |
| 4 | Jim Bianchi | 73 | \$751,215 | Durhon Oldham | | |
| RGA | | | | | | |
| 1 | No. of Lot | C 1 11 d1 000 | ATED NO. 11 D | 004 | | |
| | Name | Codes with \$1,000 | YTD Net ALP | SGA | | |
| S | Harjeet Rana | 24 | \$361,665 | Imran Satti | | |
| 4 | Jeff Ribman | 23 | 271,652 | Steve Friedlander | | |
| MGAs | James Bailey | 21 | 226,667 | Slav Bitman | | |
| 2 | | | | | | |
| | | | | | | |
| | Name | Codes with \$1,000 | YTD Net ALP | SGA | | |
| | Brian Allt | 11 | \$142,008 | Imran Satti | | |
| S | Richard Corre | a 12 | 79,694 | Bill Jennings | | |
| GAS | Laura McCurr | | 64,070 | Slav Bitman | | |
| 0 | Appropriate the second | | | | | |
| | Name | C | YTD Net ALP | SGA | | |
| | | Codes with \$1,000 | | | | |
| SA | Ryan Vopat | 6 | \$94,311 | Surace-Smith | | |
| 0) | | | | | | |
| | Name | YTD Net ALP | SGA | | | |
| Ś | Max Quasem | \$124,537 | Cohen-Cohen | | | |
| ē | Steven Stensruc | | Altig-Orlovic | | | |
| 2 | Samantha Chu | | Williams-Williams | s | | |
| onal Producers | Benham Halali | | Jatoft-Foti | A STATE OF THE PARTY OF THE PAR | | |
| 5 | Jose Lopes | 94,257 | David Zophin | | | |
| 0 | Robert Ulreich | | Jatoft-Foti | | | |
| <u></u> | Helen Taylor | 88,069 | Altig-Orlovic | 1 | | |
| Ë | Ruben Soberane | | Jatoft-Foti | | | |
| 0 | | | | | | |

Steve Hartman

Altig-Orlovic

Bianca Zaragoza

Timothy Cruise

85,457

82,339













SGAs

Iim Bianchi



RGA



MGAS





SA

Richard Correa





GAs













Name

Mark Gagliardi

Vivian Dwyer

Richard Case

Personal **Producers**









Class



PR Reps

PR Results will be based on July EOM numbers and announced in the August Issue of Spotlight. Contest Deadline for PR: July 31, 2007

For full contest guidelines, visit www.ailife.com/Agency/Spotlight/maingtl.htm

| Cards/Groups | SGA |
|--------------|------------|
| 14,808 cards | Jatoft-Fo |
| 7,611 cards | AltOrlHay/ |
| 48 groups | Surace-Sm |

oft-Foti -Hay/Bitman Surace-Smith



Master General Agents



1. Jeff Ribman Auckland, NZ



2. Harjeet Rana Halifax, NS



3. Sabrina Lloyd Columbia, MD



4. Samuel Cohen Plymouth Mtg., PA

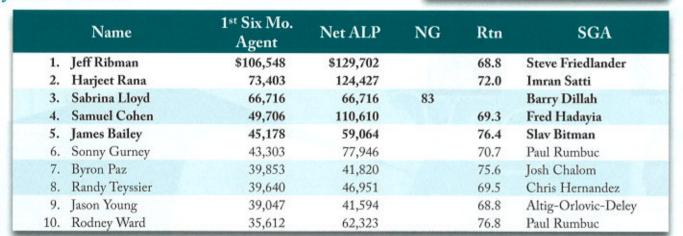


All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

5. James Bailey Raleigh, NC

June Production



YTD Production

All Time Record to Beat YTD: \$2,168,283 Net ALP Paul Rumbuc

| | | Name | 1 st Six Mo. Agent | Net ALP | NG | Rtn | SGA |
|---|-----|--------------------|----------------------------------|-----------|---------|------|-------------------|
| * | 1. | Harjeet Rana | \$514,741 | \$774,834 | - Maria | 72.0 | Imran Satti |
| * | 2. | Jeff Ribman | 376,498 | 475,322 | | 68.8 | Steve Friedlander |
| * | 3. | Mitchell Duplantis | 257,255 | 285,544 | | 78.5 | Marc Rosen |
| * | 4. | James Bailey | 242,242 | 319,196 | | 76.4 | Slav Bitman |
| * | 5. | Rebecca Klebsch | 223,344 | 326,738 | | 78.1 | Joe Manone |
| | 6. | Rodney Ward | 220,848 | 357,355 | | 76.8 | Paul Rumbuc |
| | 7. | Sabrina Lloyd | 207,830 | 239,903 | 83 | | Barry Dillah |
| | 8. | Arthur Greene | 180,387 | 272,107 | | 68.2 | Paul Rumbuc |
| | 9. | Darren Miller | 176,376 | 268,459 | 87 | | Joe Manone |
| | 10. | James Palmes | 175,731 | 214,590 | | 71.5 | T J Rowell |

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents



1. Jim Bianchi

Rochester, NY



2. Sonny Gurney Troy, MI



3. Joshua Goodman

Denver, CO

All Time Record to Beat Month: \$470,822 Net ALP Jim Bianchi

June Production

| | Name | 1st Six Mo. Agent | Net ALP | NG | Rtn | SGA |
|----|----------------|----------------------|-----------|----|------|---------------|
| 1. | Jim Bianchi | \$121,022 | \$327,542 | | 75.9 | Durhon Oldham |
| 2. | Sonny Gurney | 96,533 | 258,566 | | 70.4 | Paul Rumbuc |
| 3. | Joshua Goodman | 82,843 | 125,210 | | 70.0 | Bill Jennings |
| 4. | Harjeet Rana | 73,491 | 145,865 | | 72.3 | Imran Satti |
| 5. | Sabrina Lloyd | 69,464 | 78,570 | 84 | | Barry Dillah |

YTD Production

All Time Record to Beat YTD: \$4,392,067 Net ALP Jim Bianchi

| | | Name | 1 st Six Mo. Agent | Net ALP | NG | Rtn | SGA |
|---|----|----------------|----------------------------------|-------------|----|------|----------------------|
| * | 1. | Jim Bianchi | \$1,203,458 | \$2,610,978 | | 75.9 | Durhon Oldham |
| * | 2. | Sonny Gurney | 609,958 | 1,451,219 | | 70.4 | Paul Rumbuc |
| | 3. | Zachary Hart | 548,255 | 620,355 | | 70.0 | Mat Hart |
| | 4. | Harjeet Rana | 544,487 | 959,182 | | 72.3 | Imran Satti |
| | 5. | Joshua Goodman | 502,766 | 868,134 | | 70.0 | Bill Jennings |



FROM THE DESK OF: Richard Meshulam Director of Quality Business

Retention Pays

Who says that quality and quantity can never go together? Just ask the top ten producers for 2006 if retention pays. Their average retention rate was 80.96 percent.

Retention is a habit.

When you tie your shoes in the morning, do you think about it? Probably not, because it's second nature to you; it's a habit. Retention happens before, during, and after the sale. You worked very hard at setting the appointment and making the presentation. Would you allow that policy not to be issued by failing to answer all the questions on the application, not completing the oral specimen, or not working with AI Records to get the medical information from the doctors? Would you not place that rated or amended policy or have a policy cancelled by simply not returning a telephone call?

Every one of the top ten producers from 2006 said the same thing — consistency plays a major role in their success. What do they mean by consistency?

- · Follow up on outstanding underwriting items.
- · Work with the agency's conservation person making sure that if an exam is needed, an exam is scheduled.
- · If an "Unable to Draft" or "40 Day Lapse Notice" is downloaded from CAS, contact the client immediately to see what can be done.
- · When the advance report is received, they see what business has come off that week, look the policies up in CAS, and contact the clients immediately.
- . They provide service to their policyholders. If a policyholder calls, the call is promptly returned, and they are committed to being there if an existing policyholder wants to see them.

There are several keys to your success when it comes to retention:

- · When cementing the sale, explain exactly what will happen and what can happen during the underwriting process. The applicant may receive one or more phone calls from AIL/NILICO. We may ask for a nurse to come out and ask the medical questions again and either draw blood or request a urine specimen.
- . Utilize the three part Summary Sheet (AG-2324) so that the policyholder has in writing exactly what they have applied for.

- . Show the sample policy and explain what page three says. Show the applicant where they can find the total amount of insurance benefit along with the information on page three-A which explains their readjustment income and benefit period.
- · Provide the applicant with the agency telephone number so that if necessary, the policyholder can reach you.

Each month you should review your AP&P report, paying close attention to the loss of business. If you have a higher than average percentage of loss, you should review where the losses are occurring. If necessary, formulate a plan to get the business back on the books since the business must be paid through the fourth month to have a positive effect on your four month retention. The target for maximum loss rates on your AP&P are as follows:

| Declines | 4% |
|--------------------|-----|
| Withdrawns | 4% |
| Incompletes | 1% |
| NTO's | 2% |
| Cancel As of Issue | 4%. |
| | |

If declines are too high, perhaps you are not asking the medical questions properly or reviewing the Field Underwriting Manual/ Flash Sheet for auto declines. If Withdrawns are too high, there may be a case of overselling or not cementing the sale. If there is a high percentage of Incompletes, you may not be following up on medical information that is required to issue the policy. The same holds true for NTO's - are you following up on counteroffers made by the company?

As an agent for AIL/NILICO, you must take ownership of the policy you write just like any independent business owner takes pride in the product or service they sell. The more ownership you take in the sale, the higher your renewals will be. Unlike a car salesman who gets his or her commission only at the time of that sale, you receive renewals for each and every piece of business that stays on the books. Your advances and bonuses are predicated on the quality of your business whether you are judged on net to gross during your first eight months or on retention thereafter. In closing, the few extra minutes you spend in the applicant's home will pay dividends (in the form of renewals) for many years to come.

\$Show Me the Money\$

| Qualifier | SGA | Amount |
|-----------------|-------------------|------------|
| Max Quasem | Cohen-Cohen | \$5,830.70 |
| Robert Ulreich | Jatoft-Foti | \$4,390.58 |
| Steven Stensrud | Rick Altig | \$3,928.73 |
| Bianca Zaragoza | Steve Hartman | \$3,160.98 |
| Karen Stockwell | Steve Hartman | \$3,096.43 |
| Benham Halali | Jatoft-Foti | \$2,929.57 |
| Pablo Garcia | Altig-Orlovic | \$2,883.03 |
| Samantha Chui | Williams-Williams | \$2,780.71 |
| Ross Ewen | Steve Jakubczak | \$2,753.08 |
| Rickie Sasser | Mark Hancock | \$2,737.90 |
| Total Retentio | n Bonus Paid: \$4 | 78,883.98 |

MGA Bonus*

496 Producers Qualified

| Qualifier | SGA | Amount | |
|-----------------|-------------------|-------------|--|
| Jeff Ribman | Steve Friedlander | \$18,871.37 | |
| Harjeet Rana | Imran Satti | \$15,697.93 | |
| Sonny Gurney | Paul Rumbuc | \$8,086.91 | |
| James Bailey | Slav Bitman | \$7,905.06 | |
| Rodney Ward | Paul Rumbuc | \$7,351.28 | |
| Scott Rehberg | Mat Hart | \$6,987.86 | |
| Alex Gonzales | Jatoft-Foti | \$6,474.68 | |
| Sabrina Lloyd | Barry Dillah | \$6,393.60 | |
| Byron Paz | Josh Chalom | \$5,981.94 | |
| Susan Schreiber | Steve Greer | \$5,901.34 | |

Total MGA Bonus Paid: \$253,138.30 98 Managers Qualified

Reinstatement Bonus*

| Qualifier | SGA | Amount |
|------------------|-----------------|------------|
| Sami Mogannam | Jatoft-Foti | \$1,844.43 |
| Steve Liberto | Eric Giglione | \$1,100.78 |
| Yvonne Hernandez | Cohen-Cohen | \$959.90 |
| John Bulecza | Matt Henderson | \$897.64 |
| Mark Hartelius | Bob Olson | \$889.35 |
| Hank Gordon | Bob Olson | \$596.26 |
| Julie Wells | Chris Hernandez | \$596.09 |
| Balvino Cardoza | Cohen-Cohen | \$529.11 |
| Lorena Barriere | Cohen-Cohen | \$466.38 |
| Roger Melton | James Logan | \$465.78 |
| | | |

Total Reinstatement Bonus Paid: \$16,552.62

58 Producers Qualified

| PR Bonus* | | | | | | |
|------------------|---------------------|------------|--|--|--|--|
| Qualifier | SGA | Amount | | | | |
| Sara Thrailkille | Steve Greer | \$2,376.75 | | | | |
| Manon Brulotte | Altig-Lyse | \$2,341.13 | | | | |
| Laurie Onasch | Manone/AltOrl. | \$2,198.27 | | | | |
| Timothy Farr | Paul Rumbuc | \$1,989.00 | | | | |
| Bennie Billie | David Zophin | \$1,834.40 | | | | |
| Darrell Dorey | Imran Satti | \$1,460.50 | | | | |
| J D Bedford | Chris Hernandez | \$1,266.50 | | | | |
| Brenda DiSomma | Eric Giglione | \$1,141.25 | | | | |
| Cynthia Layton | Geneser-Geneser | \$992.50 | | | | |
| Denis St. Pierre | Altig-Lyse | \$908.88 | | | | |
| Total PR | Bonus Paid: \$34,69 | 1.79 | | | | |
| 99 | PR Reps Qualified | 1 | | | | |

| B | R Bonus* | |
|----------------|---------------------|------------|
| Qualifier | SGA | Amount |
| Lorenzo Lameko | Steve Friedlander | \$4,317.81 |
| George Noujaim | David Zophin | \$3,776.26 |
| Samuel Lasala | Geneser-Geneser | \$3,538.37 |
| Alex Gonzales | Jatoft-Foti | \$3,216.20 |
| Jason Young | AltOrlDeley | \$3,127.25 |
| Brian Allt | Imran Satti | \$3,122.99 |
| Randy Teyssier | Chris Hernandez | \$2,940.30 |
| David Kearns | Josh Chalom | \$2,923.32 |
| Scott Rehberg | Mat Hart | \$2,705.31 |
| London Burnett | Surace-Smith | \$2,516.98 |
| Total BR | Bonus Paid: \$178,9 | 04.78 |
| 200 | Managers Qualified | |

Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

SGA Production

| JUNE CATEGORY I | | | | | | |
|-----------------|----|------|-----------------|-----------|---------------|-----------|
| NAME | NG | RTN | 1st Six Mo. NET | Standard | % of Standard | NET ALP |
| Surace-Smith | | 69.8 | \$221,605 | \$191,000 | 116 | \$434,344 |

| JUNE CATEGORY III | | | | | | | |
|-------------------|----|------|-----------------|----------|---------------|-----------|--|
| NAME | NG | RTN | 1st Six Mo. NET | Standard | % of Standard | NET ALP | |
| Steve Friedlander | | 75.1 | \$114,998 | \$93,600 | 123 | \$175,931 | |

| | J | JNE CATEG | ORY IV | | |
|-------------|--------|-----------------|----------|---------------|-----------|
| NAME | NG RTN | 1st Six Mo. NET | Standard | % of Standard | NET ALP |
| Josh Chalom | 72.6 | \$81,794 | \$80,000 | 102 | \$161,823 |

| JUNE CATEGORY V | | | | | | | |
|-----------------|----|------|-----------------|----------|---------------|-----------|--|
| NAME | NG | RTN | 1st Six Mo. NET | Standard | % of Standard | NET ALP | |
| Slav Bitman | | 69.9 | \$83,670 | \$65,000 | 129 | \$123,970 | |
| John Akers | | 75.1 | 52,561 | 52,000 | 101 | 68,901 | |

| | | J | UNE CATE | GORY VI | | |
|--------------|----|-----|-----------------|----------|---------------|----------|
| NAME | NG | RTN | 1st Six Mo. NET | Standard | % of Standard | NET ALP |
| Donald Orban | 88 | | \$43,510 | \$32,500 | 134 | \$48,218 |

| JUNE CATEGORY VIII | | | | | | | |
|--------------------|----|-----|-----------------|----------|---------------|----------|--|
| NAME | NG | RTN | 1st Six Mo. NET | Standard | % of Standard | NET ALP | |
| Barry Dillah | 82 | | \$72,200 | \$33,300 | 217 | \$77,181 | |
| Chris Hernandez | 94 | | 79,607 | 62,150 | 128 | 96,852 | |
| Scott Latta | 91 | | 36,426 | 33,300 | 109 | 36,426 | |
| Carla Miller | 82 | | 38,619 | 36,000 | 107 | 62,221 | |

| YTD CATEGORY I | | | | | | |
|----------------|----|------|-----------------|-------------|---------------|-------------|
| NAME | NG | RTN | 1st Six Mo. NET | Standard | % of Standard | NET ALP |
| Surace-Smith | | 69.8 | \$1,018,719 | \$1,131,900 | 90 | \$2,119,584 |

| YTD CATEGORY V | | | | | | |
|----------------|----|------|-----------------|-----------|---------------|-----------|
| NAME | NG | RTN | 1st Six Mo. NET | Standard | % of Standard | NET ALP |
| Slav Bitman | | 69.9 | \$504,850 | \$390,000 | 129 | \$738,721 |

| YTD CATEGORY VI | | | | | | |
|-----------------|----|------|-----------------|-----------|---------------|-----------|
| NAME | NG | RTN | 1st Six Mo. NET | Standard | % of Standard | NET ALP |
| Mark Gorman | 86 | Sect | \$131,381 | \$128,000 | 103 | \$182,344 |

| YTD CATEGORY VII | | | | | | |
|------------------|----|------|-----------------|-----------|---------------|-----------|
| NAME | NG | RTN | 1st Six Mo. NET | Standard | % of Standard | NET ALP |
| Marc Rosen | | 75.8 | \$432,504 | \$300,300 | 144 | \$525,761 |

| | | | TD CATEG | ORY VIII | | |
|-----------------|----|-----|-----------------|-----------|---------------|-----------|
| NAME | NG | RTN | 1st Six Mo. NET | Standard | % of Standard | NET ALP |
| Barry Dillah | 82 | | \$230,939 | \$167,400 | 138 | \$311,847 |
| Carla Miller | 82 | | 107,649 | 86,400 | 125 | 194,525 |
| Chris Hernandez | 94 | | 166,240 | 155,375 | 107 | 266,740 |

PR Representatives

PR Manager



Debbie Enstedt Winnipeg, MB

Category A:



Malka Arony Phoenix, AZ



Shannon Walker Hillsboro, OR

Category B:



Laurie Onasch Menomonee Falls, WI



Sara Thrailkille Houston, TX

Category C:



Susan Fuldauer Indianapolis, IN



William Slocum Harrisburg, PA

June Production

| PR Manager | No. Cards | SGA |
|-------------------|-----------|---------------|
| 1. Debbie Enstedt | 10,149 | Altig-Orlovic |
| 2. Malka Arony | 4,749 | HO LA/Hartman |
| 3. Charles Hill | 4,058 | Jatoft-Foti |

YTD Production

| PR Manager | No. Cards | SGA |
|--------------------|-----------|---------------|
| *1. Debbie Enstedt | 72,858 | Altig-Orlovic |
| *2. Malka Arony | 39,649 | HO LA/Hartman |
| 3. Charles Hill | 32,899 | Jatoft-Foti |

All Time PR Card Production Record

Month: 18,960 cards

| Category A | No. Cards | SGA |
|-------------------|-----------|---------------|
| 1. Malka Arony | 2,169 | HO LA/Hartman |
| 2. Shannon Walker | 1,915 | Altig-Orlovic |
| 3. Larry Lozano | 1,517 | Jatoft-Foti |
| 4. Charles Hill | 1,451 | Jatoft-Foti |
| 5. Timothy Farr | 1,319 | Paul Rumbuc |

| Category B | No. Cards | SGA |
|---------------------|-----------|----------------|
| 1. Laurie Onasch | 2,619 | Manone/AltOrl. |
| 2. Sara Thrailkille | 2,427 | Steve Greer |
| 3. Al Wall | 1,918 | Josh Chalom |
| 4. Manon Brulotte | 1,609 | AltOrlLyse |
| 5. John Keliher | 1,518 | HO Georgia |

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

| Category A | No. Cards | SGA |
|--------------------|-----------|---------------|
| *1. Malka Arony | 16,665 | HO LA/Hartman |
| *2. Mark Gagliardi | 14,808 | Jatoft-Foti |
| 3. Renee Flannery | 12,743 | Surace-Smith |
| 4. Larry Lozano | 12,096 | Jatoft-Foti |
| 5. Timothy Farr | 11,259 | Paul Rumbuc |

| Category B | No. Cards | SGA |
|-------------------|-----------|------------------|
| *1. Robin Andrade | 11,325 | HO MA |
| *2. Laurie Onasch | 9,956 | Manone/AltOrl. |
| 3. Paul Winslow | 9,334 | HO St. Louis |
| 4. Al Wall | 8,439 | Josh Chalom |
| 5. Vivian Dwyer | 7,611 | AltOrlHay/Bitman |

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

| Category C | Groups | SGA |
|-------------------|--------|---------------|
| 1. Susan Fuldauer | 7 | Mark Hancock |
| 2. William Slocum | 6 | Durhon Oldham |
| 3. Brett Hulme | 6 | HO Georgia |
| 4. Erin McKee | 5 | James Logan |
| 5. Jerry Hartnett | 5 | Surace-Smith |

All Time PR Group Production Record

YTD: 136 groups Kenneth Altizer

| Category C | Groups | SGA |
|---------------------|--------|-----------------|
| *1. Richard Case | 49 | Surace-Smith |
| *2. Kenneth Altizer | 38 | Marc Morton |
| 3. Susan Fuldauer | 35 | Mark Hancock |
| 4. Jerry Hartnett | 34 | Surace-Smith |
| 5. John Wagner | 26 | Steve Jakubczak |

Category A = SGA categories one and two. Category B = SGA categories three, four, five, six, seven, and eight. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.

MONETARY DONATIONS

American Income & National Income

- · Donated \$25,000 to Campaign for America's Future.
- · Contributed \$4,000 to the Graphic Communication Conference for an ad in the Graphic Communicator.
- · Presented \$20,000 to the Southwest Voters Registration Education Project for the Latino Vote 2007 Banquet.
- · Gave \$5,000 to the Texas AFL-CIO Scholarship Fund.
- · Donated \$5,000 to the Economic Policy Institute.
- · Presented \$25,000 to the Texas Democracy Foundation in support of B's Birthday Bash.
- . Gave \$5,000 to Jobs with Justice for the next Jobs with Justice National Conference.
- · Donated \$5,000 to the NAACP.
- Gave \$3,500 to The Newspaper Guild Freedom Award Fund.

The Altig-Orlovic Agency

- · Donated \$500 to Conseil régional de la FTQ du Montréal métropolitain for the 2007 Montreal Labour Council.
- . Contributed \$500 to the Vox Solidaires FTO for the 10th Anniversary of the Federation of Labour Choir.
- . Gave \$500 to the Montana AFL-CIO for the state convention.
- · Presented \$700 to the Idaho AFL-CIO for the annual state convention.
- · Contributed \$1,000 to the North Dakota AFL-CIO for a scholarship to the Rocky Mountain Labor College.
- · Donated \$500 to the Ontario Primary Forestry Council for their annual conference.
- · Gave \$500 to Labor Education and Research for a scholarship.
- · Donated \$947.90 to IBEW 77 for their Spring Unit
- · Presented \$1,400 to the Canadian Postmasters and Assistants Association for their triennial convention.
- · Contributed \$1,600 to TUAC 500 for their annual golf tournament.
- Presented \$500 to MGEU for the MGEU Osbourne House Annual Golf Tournament.
- · Gave \$500 to Winnipeg Labour Council for the WLC Mayworks Picnic.
- · Donated \$500 to LAM Local 282 for Run for the Dogs.
- · Contributed \$500 to Carpenters Local 112 for their scholarship golf tournament.

The Mark Hancock Agency

· Contributed \$400 to the Central Indiana Labor Council for the United Way of Central Indiana Annual Golf Tournament.

The Jatoft-Foti Agency

- · Gave \$300 to the 23rd Annual Teamsters Assistance Program.
- · Donated \$250 to the San Joaquin & Calaveras Counties' Central Labor Council for their golf tournament.
- · Gave \$162.36 to the East Bay Chapter for an auction prize.
- · Contributed \$140 to the Central California USBC Association for a book ad.
- · Donated \$64.93 to the Central Valley Teamsters for a picnic
- Gave \$149.30 to SEIU 1021 for their local meeting.
- . Presented \$1,050 to the San Mateo CLC for the 28th Annual COPE Banquet.
- · Contributed \$553.69 to the Sequoia Chapter for their meeting and golf tournament.
- · Donated \$100 to APWU Local 66 for a golf tournament hole sponsorship.
- · Gave \$285 to the UA Shoot for a raffle prize.
- · Presented \$204.93 to the Mount Diablo Chapter for their chapter meeting and dinner.
- · Contributed \$100 to LIUNA 270 for a booth and raffle prize at their picnic.

The Surace-Smith Agency

their golf tournament

- · Gave \$250 to the United Labor Agency for their annual golf
- Donated \$325 to the Lorain County 13th Annual Labor Day Family Celebration.
- · Presented \$300 to IBT Local 24 for their 44th Annual Golf Tournament.
- Gave \$50 to UAW 1050 for their 30th Annual Family Picnic. Presented \$100 to IBT Local 52 for the Dennis Vadini Golf
- · Donated \$100 to the United Way of Richland County for
- Contributed \$200 to Cleveland Jobs with Justice for their 10th Annual Spring Celebration.
- Gave \$250 to the Tri-County Regional Labor Council Reverse Raffle.

Total \$112,983.11

Submit your contributions monthly via e-mail to dyannazzo@ailife.com.

Insight



FROM THE DESK OF: Joe Gordian National Recruiting Director

The ABCs of Recruiting

It is both my honor and privilege to have this opportunity to speak to all of you regarding a subject that is close to my heart: recruiting. Recruiting is a critical source for the future success of our company. Production, retention, growth — all of the key success measures of our business do not occur without a robust and dynamic recruiting effort. That is why I have titled this article "The ABC's of Recruiting".

When we started learning in grade school, we began with our ABCs. They served as the building blocks to our ability to read, write, develop language skills, and ultimately pursue a variety of endeavors that manifest satisfaction and personal achievement.

In our industry, as is the case with many industries, it all starts with recruiting. Recruiting is the building block upon which all of our other key functions are built. We serve our clients with individuals whom we recruit. We cannot grow as a company without recruiting; we cannot serve working families without recruiting. Recruiting and the manner in which we conduct it will continue to define who we are as a company.

Now, those of you who have a background in sales know that the ABC's of sales are defined as: "Always Be Closing!" That is the mantra upon which thousands of sales organizations are built.

I want to slightly adjust that slogan to fit the needs of our organization and remind all members of our team whether you are managers, directors, state directors, or

any member of the AIL/NILICO team that we must "Always Be Recruiting!"

Recruiting is the foundation of our success and as we build that foundation strong, it will be reflected throughout our company. Therefore, never hesitate to take an opportunity to attract an individual who you believe would be an asset to our company. Our future is tied together and we must always think in terms of what is best for the organization that unites us.

Over the next several months, the National Recruiting Team will be rolling out several new initiatives designed for us to attract and retain the best talent possible. These initiatives are all designed to grow our company in all of the key areas through which we define success.

However, I want to emphasize that every single one of you is a member of the AIL/NILICO recruiting team! I will always be here to listen, learn, and act on ideas and recommendations that come from each of you. Never hesitate to contact me or share ideas that you believe will make a difference.

Our goal is to build the best organization possible; one in which we all share. We all have a role to play! Before I close, I want to thank all of you who contribute to our overall success as an organization on a daily basis.

I want to remind all of you as your first grade teacher probably did years ago: "Never forget your ABC's..." and "Always Be Recruiting!"



The meeting's at 9am sharp.



Don't forget the sunblock.



Puerto Rico — Get on Island Time.



Public Relations Bonus

| Sara Thrailkille | \$2,376.75 |
|---------------------|------------|
| Manon Brulotte | \$2,341.13 |
| Laurie Onasch | \$2,198.27 |
| Timothy Farr | \$1,989.00 |
| Bennie Billie | \$1,834.40 |
| Darrell Dorey | \$1,460.50 |
| J D Bedford | \$1,266.50 |
| Brenda DiSomma | \$1,141.25 |
| Cynthia Layton | \$992.50 |
| Denis St. Pierre | \$908.88 |
| Malka Arony | \$897.58 |
| Mark Gagliardi | \$879.89 |
| Al Wall | \$865.71 |
| Larry Lozano | \$754.64 |
| Kathleen Loughran | \$733.63 |
| Vivian Dwyer | \$624.00 |
| Paul Winslow | \$621.00 |
| Renee Flannery | \$612.00 |
| Jorge Ramirez | \$586.50 |
| Nathan Cook | \$582.00 |
| Brett Hulme | \$543.00 |
| Richard Case | \$533.50 |
| Alexis Mathis | \$527.60 |
| Robin Andrade | \$494.00 |
| Rona Pileggi Spano | \$477.84 |
| Alina Latinsky | \$388.50 |
| Susan Fuldauer | \$382.00 |
| Jenny Williams | \$379.50 |
| Jacqueline deVooght | \$365.50 |
| Charles Hill | \$360.64 |
| James Clark | \$322.50 |
| Brett Neal | \$274.19 |
| John Wagner | \$246.50 |
| Shannon Walker | \$244.50 |
| Kenneth Altizer | \$233.00 |
| Jerry Hartnett | \$226.50 |
| Glen Morrison | \$216.00 |
| Daryl Barnett | \$210.75 |
| Irene Rurycz | \$209.00 |
| Susan Pate | \$201.00 |
| Barbara Knight | \$201.00 |
| Randy Stockley | \$199.50 |
| George Farenthold | \$196.80 |
| Catherine Briggle | \$184.50 |
| Linda Melton | \$184.50 |
| Brenda Stipanovich | \$181.51 |
| Erin McKee | \$179.50 |
| Mary Hinterberger | \$177.75 |
| Sandra Johnson | \$176.00 |
| Donald Spohn | \$164.50 |
| Krissa Hensley | \$153.00 |
| Rachelle Valdez | \$150.00 |

| William Slocum | \$140.50 |
|-----------------------|----------|
| David Blaisdell | \$127.50 |
| Bill Verbeten | \$127.50 |
| Richard Suarato | \$121.88 |
| Jennifer Chetwynd | \$112.50 |
| Mario Soljan | \$109.50 |
| Becky Cutler | \$109.50 |
| William Bell | \$100.00 |
| Casandra Robinson | \$89.00 |
| Elizabeth Farm | \$84.00 |
| Heather Cowdrey-Murch | \$81.00 |
| Amelia Nanez-Gonzales | \$67.50 |
| Deborah French-Gorman | \$56.00 |
| John Cozakas | \$55.50 |
| Anna Zakharova | \$54.50 |
| Marilyn Kohlhase | \$51.00 |
| Kelly Bittle | \$50.00 |
| Susan Reagan | \$45.00 |
| Timothy Gray | \$42.00 |
| Michelle Baxter | \$39.00 |
| Steven Orcherton | \$39.00 |
| Myrna Lyle | \$36.00 |
| Holly DiChiaro | \$34.50 |
| Janice Howard | \$34.00 |
| Stephanie Miller | \$30.00 |
| Nadine Boudreault | \$28.50 |
| Frances Christie | \$25.50 |
| Erica Dalager | \$23.51 |
| Carrie Ho | \$22.50 |
| Leo VanDenBussche | \$22.50 |
| Cary Stidham | \$16.50 |
| | |

| JANUARY |
|----------------|
| FEBRUARY |
| MARCH |
| APRIL |
| MAY |
| JUNE |
| JULY |
| AUGUST |
| SEPTEMBER |
| OCTOBER |
| NOVEMBER |
| DECEMBER |

Total \$34,691.79

MGA Bonus

June Bonus Qualifiers

| Jeff Ribman | \$18,871.37 | Matthew Melhorn | \$2,243.08 | Raphael Bouchereau |
|--------------------|-------------|---------------------|------------|---|
| Harjeet Rana | \$15,697.93 | Jim Read | \$2,196.65 | Volodymyr Derevyanyy |
| Sonny Gurney | \$8,086.91 | Michael Quirk | \$2,196.43 | James Larkin |
| James Bailey | \$7,905.06 | Marissa Pascual | \$2,170.60 | Jeffrey Lozowski |
| Rodney Ward | \$7,351.28 | DeMario Cooper | \$2,145.74 | Matthew Wolfanger |
| Scott Rehberg | \$6,987.86 | Michael O'Rourke | \$2,112.55 | Matthew Gonzales |
| Alex Gonzales | \$6,474.68 | Robert Shafer | \$2,050.59 | David Iriye |
| Sabrina Lloyd | \$6,393.60 | John McCreary | \$2,045.40 | Karl Schuckert |
| Byron Paz | \$5,981.94 | Brett Gryska | \$2,038.35 | Erik Graham |
| Susan Schreiber | \$5,901.34 | Matthew Laughter | \$1,994.94 | Samantha Chui |
| Randy Teyssier | \$5,874.42 | Dorian Oldham | \$1,978.08 | Emmanuel Villasenor |
| David Solomonov | \$5,415.09 | Daven Hermosura | \$1,978.00 | Hyungjun Kac |
| Samuel Cohen | \$5,261.38 | Steven Engrav | \$1,972.86 | Doreen Ryan-Foti |
| Cheryl Foti | \$4,718.00 | Lily Tchen | \$1,969.70 | John Franklin |
| Rebecca Klebsch | \$4,193.64 | Randolph Souliers | \$1,855.86 | Ronald Imhof |
| Nicholas Zangardi | \$4,122.09 | Corey Neff | \$1,836.15 | Arthur Greene |
| Mitchell Duplantis | \$4,112.21 | Stefanos Lebrasseur | \$1,821.82 | Pablo Garcia |
| Jason Young | \$3,899.31 | Mark Bleier | \$1,759.86 | Jesse Zwack |
| Alfred Brenner | \$3,836.95 | Darren Miller | \$1,718.16 | John Hancock |
| Tiffany Roland | \$3,707.06 | Francisco Perez | \$1,636.22 | Desi Dimitrova |
| Kirk Kupsky | \$3,596.58 | Tim Clark | \$1,509.22 | John West |
| David Wang | \$3,421.31 | Sorana Blackfoot | \$1,452.82 | Eric Miller |
| Michael Mandella | \$3,386.93 | Travis Price | \$1,422.02 | Wayne Fader |
| Earnest Loveless | \$3,361.73 | Robert Duna | \$1,388.06 | Darin Hershfeldt |
| Kim Burton | \$3,335.31 | Jason Dickson | \$1,363.87 | Richard Barbour |
| Joanne Marks | \$2,860.38 | Joseph Szygiel | \$1,316.99 | Total Dallotti |
| Philip Prata | \$2,834.90 | Rory Crockford | \$1,125.93 | |
| Nadia King | \$2,827.64 | Godley Varghese | \$1,103.40 | |
| Steven DiChiaro | \$2,708.94 | Anthony Mutter | \$1,076.68 | |
| Edward Hanna | \$2,653.96 | Melanie Cohen | \$1,054.67 | |
| David Melcher | \$2,605.68 | Grant Sharp | \$1,037.53 | |
| Tim Mcadams | \$2,574.44 | John Collins | \$1,012.37 | |
| Tony Motley | \$2,486.95 | Megan Olson | \$947.89 | |
| Joshua Riehl | \$2,472.67 | Lawrence Hauck | \$930.80 | No. 1 and the second second second second |
| Curt Snow | \$2,413.19 | Steven Edgell | \$926.28 | Total \$253,1. |
| Richard Refano | \$2,267.48 | Rick Mansfield | \$922.96 | W230,10 |

| Raphael Bouchereau | \$897.36 |
|----------------------|----------|
| Volodymyr Derevyanyy | \$809.98 |
| James Larkin | \$774.79 |
| Jeffrey Lozowski | \$735.79 |
| Matthew Wolfanger | \$731.92 |
| Matthew Gonzales | \$713.64 |
| David Iriye | \$709.54 |
| Karl Schuckert | \$705.61 |
| Erik Graham | \$697.52 |
| Samantha Chui | \$666.56 |
| Emmanuel Villasenor | \$662.26 |
| Hyungjun Kae | \$660.80 |
| Doreen Ryan-Foti | \$543.68 |
| John Franklin | \$524.34 |
| Ronald Imhof | \$466.22 |
| Arthur Greene | \$445.31 |
| Pablo Garcia | \$441.07 |
| esse Zwack | \$434.66 |
| ohn Hancock | \$433.11 |
| Desi Dimitrova | \$421.68 |
| ohn West | \$346.99 |
| Eric Miller | \$315.84 |
| Vayne Fader | \$309.58 |
| Darin Hershfeldt | \$180.17 |
| Cichard Barbour | \$111.47 |

138.30

BR Bonus

June Bonus Qualifiers

| Qualifier | Bonus |
|--------------------------------------|--------------------------|
| Lorenzo Lameko | \$4,317.81 |
| George Noujaim | \$3,776.26 |
| Samuel Lasala | \$3,538.37 |
| Alex Gonzales | \$3,216.20 |
| Jason Young | \$3,127.25 |
| Brian Allt | \$3,122.99 |
| Randy Teyssier | \$2,940.30 |
| David Kearns | \$2,923.32 |
| Scott Rehberg | \$2,705.31 |
| London Burnett | \$2,516.98 |
| Rosalie Zwicker | \$2,515.63 |
| Michael Zorn | \$2,432.96 |
| Taina Lameko | \$2,416.96 |
| Michael van Delft | \$2,306.87 |
| Patrick Duray | \$2,239.34 |
| Sabrina Lloyd | \$2,209.90 |
| David Garbarskiy | \$2,197.21 |
| Michael Broker | \$2,118.67 |
| Daven Hermosura | \$2,096.90 |
| Daniel Jones | \$2,062.78 |
| Sonny Gurney | \$2,015.98 |
| Brenden Stewart | \$2,013.30 |
| Pauline Ruff | \$1,983.20 |
| Jeff Ribman | \$1,927.04 |
| Kirk Kupsky | 0.000 |
| Alex Grakhov | \$1,891.73 |
| Corey Neff | \$1,809.43 \$1,778.54 |
| Joseph Szygiel | \$1,778.54 |
| Walter Durant | 2.5 |
| Susan Schreiber | \$1,704.38 |
| | \$1,703.29 |
| Diego Arangopuerta Kory Holler | \$1,689.13 \$1,685.62 |
| Brandon Braun | |
| Sergey Sagan | \$1,656.88 \$1,599.80 |
| Kalisi Okeeffe | 20.75 |
| Dianne Faligowski | \$1,552.51 \$1,523.58 |
| 20 1001110000 | |
| Cheryl Foti Democratis Pashalidis | \$1,516.54 |
| Olivia Godoy | \$1,470.21 |
| Lita Lameko | \$1,435.23 |
| Delanda Milner | \$1,424.75 |
| Darren Miller | \$1,405.77 |
| | \$1,375.09 |
| Katherine Georgiou | \$1,342.75 |
| Diane Carrion | \$1,322.13 |
| Lee Jeffers | \$1,314.19 |
| Michael Mandella | \$1,281.81 |
| Michael O'Rourke | \$1,256.48 |
| Jason Dickson | \$1,251.70 |
| Jose Lopes | \$1,250.27 |
| Jim Read | \$1,243.35 |
| Matt Flores | \$1,231.24 |
| Michael Boyer | \$1,225.49 |
| Christopher Clark | \$1,217.69 |
| James Allen | \$1,214.58 |

| MINISTER TO SECURE | |
|------------------------------|---------------------|
| Qualifier Michael Libassi | Bonus \$1,204.36 |
| Sidney Hodgskiss | \$1,167.96 |
| Alfred Brenner | \$1,143.08 |
| | 2011 |
| Ryan Vopat | \$1,142.89 |
| Bradley Ellison | \$1,114.72 |
| Tracy Haden | \$1,109.67 |
| Grant Sharp | \$1,103.16 |
| Natalie Linker | \$1,096.93 |
| Lacey Stoor | \$1,082.48 |
| Cassius Caron | \$1,058.65 |
| Mathew Mealey | \$1,057.98 |
| Matthew Gonzales | \$1,046.67 |
| Tierra Bullock | \$1,045.76 |
| Karl Schuckert | \$1,034.89 |
| Michael Quirk | \$1,030.80 |
| David Farraway | \$1,015.86 |
| Stefan Johannsson | \$1,014.06 |
| Michael Kaye | \$995.27 |
| Hector Dessis | \$911.66 |
| Lily Tchen | \$911.44 |
| Theodore Greer | \$897.70 |
| Shaun McDonald | \$892.13 |
| Matthew Laughter | \$887.88 |
| Alex Kae | \$881.06 |
| Tiffany Roland | \$875.03 |
| Richard Walsh | \$872.40 |
| Stefanos LeBrasseur | \$841.37 |
| John Collins | \$836.58 |
| Robert Hamilton | \$831.61 |
| Javier Lodico | \$828.34 |
| Michel Dickey | \$822.02 |
| Herbert Adams | \$807.19 |
| Mark Bleier | \$799.59 |
| Matt Pflueger | \$705.08 |
| David Brister | \$683,82 |
| Phillip Humbel | \$663.54 |
| Scott Fenton | \$649.92 |
| Justin Holloway | \$638,43 |
| Randolph Souliers | \$636.33 |
| Brett Barnes | \$630.44 |
| Anita Facundo | \$630.07 |
| Rebecca Dillon | \$627.99 |
| David Solomonov | \$627.36 |
| John McGrath | \$611.46 |
| Mark McClatchey | \$598.82 |
| William Myatt | \$596.57 |
| Matthew Davison | \$596.34 |
| Marino Baca | \$593.93 |
| James Brenneis | \$591.13 |
| Eric Labossiere | \$585.37 |
| Melissa Losk | \$585.03 |
| Ryan Sweet | \$583.21 |
| Daniel Orr | \$578.89 |
| Rebecca Rushnok | |
| neuecca Kushnok | \$576.76 |

| Aug II Gay | Danie |
|----------------------------|----------|
| Qualifier Steven Edgell | S573.72 |
| Troy Plummer | \$573.69 |
| Kouame Yoboue | \$569.68 |
| Kathryn Chaisson | \$566.04 |
| Mark Corkrean | \$549.98 |
| Sung Kim | \$545,41 |
| David Melcher | \$494,45 |
| LaTonya Tucker | \$474.64 |
| Tammy Schroeder | \$454.36 |
| Lloyd Sorrell | \$443.36 |
| Travis Price | \$433.91 |
| David Wang | \$419.70 |
| John Franklin | \$419.47 |
| Jared Andrews | \$417.05 |
| James Bailey | \$415.55 |
| Edward Hanna | \$404.50 |
| Kim Burton | \$401.77 |
| Samuel Cohen | \$400.86 |
| Elaina Bosco | \$394.39 |
| Ronald Rivera | \$394.10 |
| Kevin Citizen | \$391.04 |
| Gabriel Santos | \$351.05 |
| Beth Snow | \$349.58 |
| Steven Strong | \$339.54 |
| Matthew Lukesh | \$323.48 |
| Dennis Titcombe | \$316.79 |
| Cathy Thompson | \$314.22 |
| Russell Chang | \$313.62 |
| Ron Seigel | \$313.07 |
| Renee Jeffries | \$312.78 |
| Lawrence Hauck | \$311.71 |
| Ronald Imhof | \$310.81 |
| Glyn Hurst | \$309.66 |
| Tony Motley | \$305.66 |
| Robert Michaels | \$304.43 |
| Brett Gryska | \$303.34 |
| Matthew Bruno | \$300.23 |
| Patricia Lee | \$296.35 |
| Samantha Chui | \$296.09 |
| Rajiv Pankhania | \$294.62 |
| Pablo Garcia | \$294.04 |
| Shalin Patel | \$293.83 |
| Laura McCurry | \$292.90 |
| Jesse Zwack | \$289.77 |
| Adrian Jefferson | \$288.74 |
| Earnest Loveless | \$286.69 |
| Desi Dimitrova | \$281.12 |
| Glenn VanDeSande | \$278.65 |
| Chad Neff | \$269.46 |
| Nicholas Engrav | \$267.62 |
| Jeffery Thiel | \$267.01 |
| Nadia King | \$266.85 |
| Susan Johnston | \$263.97 |
| Lisa Roemer | \$263.44 |

| Qualifier | Bonus |
|--------------------------|----------|
| Alan Silverman | \$257.30 |
| Hovhannes Termartirosian | \$255.89 |
| Orett Nelson | \$254.68 |
| Raymond Risucci | \$251.81 |
| Andrea Yee | \$250.46 |
| Albert Lau | \$198.97 |
| Jeffrey Lozowski | \$196.21 |
| David Romfoe | \$193.08 |
| Josh Killian | \$192.17 |
| Federico Watkins | \$191.44 |
| Andres Diaz | \$188.21 |
| Rodney Ward | \$187.15 |
| Erik Graham | \$186.00 |
| William Rose | \$185.06 |
| Tasha Tucker | \$183.16 |
| John McCreary | \$181.40 |
| Michael Bromberg | \$181.16 |
| Devin Phillips | \$180.89 |
| Jason Taylor | \$180.85 |
| Ricardo Garavito | \$180.72 |
| Tim McAdams | \$178.68 |
| Emmanuel Villasenor | \$176.60 |
| Michael Nelson | \$176.31 |
| Mary Attie | \$176.02 |
| DeJuan Weatherall | \$173.62 |
| Christopher Stephens | \$173.19 |
| Kristy Mamula | \$173.16 |
| Joseph Coarsey | \$171.54 |
| Maxine Moody | \$170.22 |
| Eric Miller | \$168.45 |
| Susan Bergh | \$167.91 |
| Cynthia Wilhelmi | \$166.57 |
| Levar Morgan | \$165.29 |
| Arjai Jackson | \$165.13 |
| Wayne Fader | \$165.11 |
| Byron Paz | \$164.47 |
| Christopher Wakefield | \$163.52 |
| Alisha Kluttz | \$163.51 |

Total Bonuses Paid Out

\$178,904.78

Reinstatement Bonus

June Bonus Qualifiers

| Sami Mogannam | \$1,844.43 | David Ackerman | \$153.38 |
|-------------------|------------|--|---|
| Steve Liberto | \$1,100.78 | Ross Ewen | \$139.06 |
| Yvonne Hernandez | \$959.90 | Charles Tang | \$137.24 |
| John Bulecza | \$897.64 | David Garrett | \$128.73 |
| Mark Hartelius | \$889.35 | Kilani Bedis | \$123.57 |
| Hank Gordon | \$596.26 | Karen Stockwell | \$121.06 |
| Julie Wells | \$596.09 | Matt Pflueger | \$118.51 |
| Balvino Cardoza | \$529.11 | Harjeet Rana | \$104.43 |
| Lorena Barriere | \$466.38 | Wanda Darden | \$104.01 |
| Roger Melton | \$465.78 | Tracey Phinnex | \$95.90 |
| Timothy Dawe | \$461.20 | Lisa Roemer | \$93.00 |
| Arthur Westergren | \$447.41 | Nestor Aramayo | \$91.02 |
| James Larkin | \$436.05 | Alan Lehmann | \$91.00 |
| Fred Primm | \$426.00 | Mario Payne | \$85.13 |
| Tamara Hawes | \$374.91 | Jaime Cervera | \$82.47 |
| John Elgert | \$370.45 | Max Quasem | \$75.84 |
| Gordon Mooc | \$364.01 | Ronald Marx | \$70.23 |
| Dave Jackson | \$299.08 | Paula Rosa | \$61.32 |
| Alejandra Perez | \$288.99 | Sharon Nigota | \$61.15 |
| Lindsay Bennett | \$277.33 | Earnest Loveless | \$55.02 |
| Athar Sheikh | \$255.75 | Adam Herman | \$54.44 |
| Trisha Murphy | \$255.30 | Mark Corkrean | \$39.00 |
| Tiffany Roland | \$203.59 | Matthew Sommers | \$39.00 |
| Jason Taylor | \$195.00 | Evan Holzhauer | \$30.00 |
| Bruce Goudy | \$179.63 | Marco Chow | \$30.00 |
| Shelly Mayhew | \$177.75 | Maryna Danielian | \$30.00 |
| Daniel Burnell | \$175.01 | | |
| Lacey Stoor | \$172.02 | | |
| Katherine Fallon | \$167.28 | | |
| Avrom Gossack | \$156.24 | EARLY SERVICE SERVICE | |
| John Collins | \$155.96 | Total \$16 | ,552.62 |
| D 1 37 (1) | 0150 50 | A STATE OF THE STA | A TO STATE OF THE |

\$153.50

Pamela Vasilik

Retention Bonus

| QUALIFIER | BONUS* |
|---------------------------------------|--------------------------|
| Max Quasem | \$5,830.70 |
| Robert Ulreich Steven Stensrud | \$4,390.58 \$3,928.73 |
| Bianca Zaragoza | \$3,160.98 |
| Karen Stockwell | \$3,096.43 |
| Benham Halali | \$2,929.57 |
| Pablo Garcia | \$2,883.03 |
| Samantha Chui | \$2,780.71 |
| Ross Ewen | \$2,753.08 |
| Rickie Sasser | \$2,737.90 |
| Scott Remmey | \$2,658.30 |
| Helen Taylor Ed Olfert | \$2,656.98 |
| Freida Yakubov | \$2,639.17 \$2,595.28 |
| Crystal Reeves | \$2,542.56 |
| Nadia King | \$2,521.81 |
| Charles Zwicker | \$2,515.63 |
| Daniel Potilechio | \$2,500.80 |
| Ruben Soberanes | \$2,475.76 |
| David Boshard | 52,389.78 |
| Timothy Cruise | \$2,364.46 |
| Patrick Blanchette | \$2,350.22 |
| Herivelto Pereira Roghie Hassanloo | \$2,332.69 \$2,316.90 |
| Kenii Leonard | \$2,316.90 |
| Alex Bluhm | \$2,294.93 |
| David Popowitz | \$2,286.76 |
| Gregory Simcox | \$2,230.11 |
| Greg Stewart | \$2,225.08 |
| Robert Kanaan | \$2,219.53 |
| Paul Samra | \$2,208.48 |
| Jay Schechter | \$2,197.21 |
| Norman Lew | \$2,193.76 |
| Pineula Fuimaono Sebastian Kazek | \$2,187.32 \$2,164.18 |
| Tasha Tucker | \$2,162.98 |
| Maria Esposito | \$2,154.46 |
| Katherine Georgiou | \$2,152.12 |
| Peter Lila Lilomaiava | \$2,130.49 |
| Yvonne Hernandez | \$2,121.86 |
| Lily Tchen | \$2,099.37 |
| Orett Nelson | \$2,034.70 |
| Kevin Wilson | \$2,031.85 |
| Garret Kun Benjamin VanFossen | \$2,031.26 \$2,021.65 |
| Dustin Klingebiel | \$2,021.03 |
| Fialelei Naititi | \$2,006.07 |
| Maijargal Sukhbaatar | \$1,988.49 |
| Timothy Von Kaay | \$1,987.65 |
| David Garrett | 51,983.99 |
| Lacelia Knight | \$1,983.20 |
| Curtis Proebstel | \$1,962.53 |
| Edward Hanna | \$1,952.79 |
| Devaun Mooney Brian Fernandez | \$1,950.38 \$1,915.34 |
| Gabriel Santos | \$1,902.61 |
| Aaron Gebke | \$1,891.73 |
| Ryan Grant | \$1,866.35 |
| Anthony Balsano | \$1,863.52 |
| Michael Garrett | \$1,856.64 |
| Robert Dunn | \$1,836.83 |
| Kevin Ishikane | \$1,799.01 |
| Gregory Hayman | \$1,790.04 |
| William Doremus | \$1,778.54 |
| Philip Anderson Stephen Hill | \$1,770.91 |
| Dana Beveridge | \$1,760.82 \$1,757.76 |
| Meuy Saelee | \$1,757.18 |
| Jesse Nepywoda | \$1,754.22 |
| Jose Lopes | \$1,748.81 |
| Michael Washburn | \$1,747.23 |
| David Ackerman | \$1,744.11 |
| Marc-Andre Boudreau | \$1,742.21 |
| Rudi Camenzind | \$1,734.92 |
| Matt Pflueger | \$1,728.24 |
| Daniel Phares | \$1,722.76 |
| Bradley Ellison | \$1,716.65 |
| Steven Dandrea Larry Bolinske | \$1,711.69 \$1,710.60 |
| Ronald Friedlander | \$1,698.01 |
| James Schneider | \$1,686.73 |
| Jeremy Welch | \$1,686.49 |
| Matt Wyss | \$1,685.62 |
| | \$1,662.20 |

| QUALIFIER | BONUS* |
|------------------------------------|--------------------------|
| David Farraway Eli McKenzie | \$1,638.97 |
| Michael Broker | \$1,624.49 \$1,615.48 |
| Timothy Nolan | \$1,605.44 |
| Tyler Ramsey | \$1,599.80 |
| Ramin Maghsoud | \$1,592.15 |
| Brock Graff | \$1,568.42 |
| Bert Feldman | \$1,551.56 |
| David Jackson | \$1,536.53 |
| Tyler Faligowski | 51,523.58 |
| Curt Snow | \$1,516.42 |
| Robert Lynam | \$1,504.94 |
| Roger Beals Preeti Sahgal | \$1,503.34 \$1,500.71 |
| Eric Miller | \$1,498.52 |
| Alex Gonzales | \$1,498.09 |
| Yvette Matos | \$1,488.45 |
| Timothy Dawe | \$1,482.43 |
| Devin Phillips | \$1,481.25 |
| Melissa McCall | \$1,470.21 |
| Grant Johnson | \$1,469.49 |
| Christopher Williams | \$1,457.92 |
| Lacey Stoor | \$1,456.10 |
| Adam Sweet | \$1,455.67 |
| Ronald Marx | \$1,453.73 \$1,453.38 |
| Joey Kennedy Shoshannah Brenner | \$1,453.38 |
| Randolph Souliers | \$1,430.72 |
| Shaelagh Legus | \$1,435.23 |
| Alejandra Perez | 51,434.64 |
| Marinela Achim | \$1,429.10 |
| Ana Aguilar | \$1,425.18 |
| Brandon Corkins | \$1,425.00 |
| Tauaip Seumanufaga | 51,424.75 |
| John Atsyor | \$1,410.00 |
| Eric Cochran | \$1,407.60 |
| Tibor Simon | \$1,404.42 |
| Daniel Jones | \$1,403.54 |
| Melissa Losk | \$1,403.12 |
| Matthew Lukesh Brian Morse | \$1,394.51 \$1,393.20 |
| Pejma Madarshahian | \$1,391.60 |
| David Williams | \$1,385.06 |
| Sean Hall | \$1,379.55 |
| Kathryn Chaisson | \$1,375.09 |
| Hasheim Jones | \$1,368.42 |
| Gregory Engrav | \$1,366.21 |
| Ungatea Mafileo | \$1,355.43 |
| Beth Snow | \$1,340.31 |
| John Horton | \$1,337.61 |
| Gregory Easley | \$1,335.11 |
| Lisa Roemer | \$1,332.31 |
| Andres Diaz | \$1,328.92 |
| Dayquann Boyd | \$1,328.59 |
| Mark Beckford Beau Vastine | \$1,322.13 |
| Veronica Lara | \$1,312.37 \$1,311.98 |
| Jamie Zeigler | \$1,302.25 |
| Alex Grakhov | \$1,296.51 |
| Joaquin Santos | \$1,291.55 |
| Sean O'Hara | \$1,278.43 |
| Michael Little | \$1,273.38 |
| Michael McIntosh | \$1,266.35 |
| Theodore Greer | \$1,254.19 |
| Ineida Andrade | \$1,250.27 |
| Amanda Chizmadia | \$1,249.10 |
| Herman Fennell | \$1,245.52 |
| David Solomonov Bradley Kincaid | \$1,243.80 \$1,243.66 |
| Atta Saleh | \$1,243.00 |
| Kalisi O'Keeffe | \$1,232.32 |
| Roger Melton | \$1,231.56 |
| Walter Durant | \$1,229.62 |
| Natalie Soboleva | \$1,227.14 |
| Joseph Moskwa | \$1,225.49 |
| Danilo Gomez | \$1,224.63 |
| David Ramirez | \$1,221.39 |
| Charles Riggs | \$1,218.78 |
| Flavia Brakling | \$1,217.69 |
| Arthur Carter | \$1,215.40 |
| Michael Yoxtheimer | \$1,214.58 |
| Julianna Jones | \$1,208.98 |
| | \$1.304.0¢ |
| Brandon Davis Charles Hutchins | \$1,204.86 \$1,204.36 |

| OHALIETO | DOMINER |
|--|--------------------------|
| QUALIFIER | BONUS* |
| Antoinette Yellock | \$1,192.62 |
| Norman Hightower | \$1,172.52 |
| Andrew Ouellette Matthew Cartwright | \$1,167.96 \$1,153.56 |
| Zulfikar Bhukera | \$1,124.98 |
| Travis Hileman | \$1,114.72 |
| Pamela Ladd | \$1,107.12 |
| Jimmy Tchen | \$1,096.93 |
| Nelson Sprague | \$1,089.21 |
| Felili Maiava | \$1,084.61 |
| Dwayne Powell | 51,082.48 |
| Lorena Barriere | \$1,079.57 |
| Scott Florin | \$1,077.92 |
| Lisandro Gonzalez | \$1,076.78 |
| Frank Jendusa | \$1,076.66 |
| Danny Aranda | \$1,071.81 |
| Russell Morris | \$1,067.98 |
| Adam Shusheski | \$1,058.65 |
| Brian Tittermary | \$1,057.98 |
| Christopher Carter Kevin Coleman | \$1,050.93 \$1,046.67 |
| Matthew Gonzales | \$1,037.31 |
| Ikumi Halverson | \$1,034.89 |
| Amy Buskas | \$1,033.22 |
| Christian Richards | \$1,030.80 |
| Michael Rich | \$1,029.14 |
| Susan Johnston | \$1,019.28 |
| Shawn Johnstone | \$1,015.86 |
| Robert Decker | \$1,014.06 |
| Justin Holloway | \$1,011.73 |
| Jarrod Turner | \$1,008.96 |
| Joseph Clark | \$1,007.90 |
| Patricio Mamaclay | \$1,000.82 |
| Alanna Saddler | \$995.27 \$994.36 |
| Candace Engelson | \$991.40 |
| Dan Reljin Richard Krueger | \$983.97 |
| Naera Pomare | \$982.41 |
| David Thornton | \$967.60 |
| Philip Currie | \$966.01 |
| Herman Libman | \$964.09 |
| Joseph Coarsey | \$946.59 |
| Sonny Gurney | \$942.35 |
| Julie Aprahamian | \$919.56 |
| James May | \$911.66 |
| Albert Lau | \$911.44 |
| Yevgeniy Kashkin | \$910.82 |
| Larry Chick | \$898.51 |
| Brenda Wallace | \$897.70 |
| Korinna Spanos | \$897.28 |
| Lee vanDelft | \$896.87 |
| Gregory McMeckan Kenneth Greer | \$892.13 \$891.82 |
| Demetrius Carroll | \$889.09 |
| Scott Fenton | \$888.34 |
| Lesley Lancaster | \$881.78 |
| Daniel Harrison | \$881.06 |
| Bradley Kampmeier | \$880.78 |
| Justin Germany | \$878.55 |
| Robert Drake | \$877.74 |
| Jami Rhoads | \$875.03 |
| Paul Sandroni | \$872.41 |
| Scott Neil | \$872.40 |
| Al Sorisho | \$866,02 |
| Amir Sedaghat | \$865.74 |
| Daniel Vermillion Dawn McElwain | \$860.17 |
| John Mureddu | \$858.86 \$856.63 |
| Travis Vandeberghe | \$855.33 |
| Mark Corkrean | \$853.35 |
| Lanez Bowman | \$847,44 |
| Darcie Crotteau | \$840.49 |
| Duane Robertson | \$839.96 |
| David Moore | , \$838.66 |
| Richard Carter | \$836.70 |
| Blake Higuchi | \$836.58 |
| Mickenzie Linse | \$834.53 |
| Abram Barker | \$832.16 |
| Lindsay Bennett | \$831.61 |
| Angelina Thomas | 5828.34 |
| Mary Attie | \$823.06 |
| Cornie Bueckert | \$822.94 |
| Michael Jacobs Brian Hugli | \$822.02 \$820.64 |
| zinin riogii | 3020304 |

Retention Bonus

| QUALIFIER | DOMILES |
|--------------------------------------|----------------------|
| Ansumana Sirleaf | BONUS* |
| Daniel Davidson | \$818.30 \$815.84 |
| Anthony Williams | \$815.29 |
| Timothy Krueger | \$812.23 |
| Chad Neff | \$811,75 |
| Christine Durrer | \$807.19 |
| Nanakwaben Ntemmensah | \$804.48 |
| Raymond Lopez | \$804.24 |
| Kenneth Avery | \$800.58 |
| Jeffery Thiel | \$779.02 |
| Marino Baca Rebecca Rushnok | \$761.79 |
| Shirley Stanback | \$758.17 \$755.49 |
| Thomas VanOsdol | \$739.98 |
| Jessica Cottrell | 5738.23 |
| Michael Laramie | \$735.35 |
| Paul Manley | \$734.84 |
| Rose Deacy | \$710.56 |
| Cameron Holeda | \$696.63 |
| Clint Ellingsworth | \$683.82 |
| Corby Jesperson Elmore Mundell | \$663.54 |
| Brian Bowyer | \$660.32 \$658,74 |
| John Gawinski | \$649.92 |
| Donald McCrary | \$647.61 |
| Lorie Keller | \$646.20 |
| Ronald Wolff | \$645.00 |
| Johnny Yang | \$638.43 |
| Benjamin Mancillas | \$636.55 |
| Bill Duncan | \$636.33 |
| Jennifer Ingimundson | \$633.32 |
| Carmine Cupo | \$631.49 |
| Albert Kunsman | \$630.44 |
| Tiffany Silver | \$630.07 |
| Sylvia Parson Prince Agyapong | \$627.99 |
| Brett Barnes | \$627.36 \$625.75 |
| Brandon Braun | \$621.18 |
| Michael Gruber | \$616.24 |
| Louis Paganucci | \$615.43 |
| Alvin Hagens | \$615.00 |
| Patrick Robitaille | \$611,46 |
| James Palmes | \$603.53 |
| Andre Porter | \$598.82 |
| Bradley Weigand | \$596.92 |
| Thomas Delaney | \$596.57 |
| Adam Hicks | \$596.34 |
| Stephen Hitron | \$594.40 |
| Eric Umanzor Michael Pappas | 5593.93 |
| Steven Rogers | \$593.55 \$592.06 |
| Khemvisay Likay | 5591.13 |
| Brian Webb | 5589.93 |
| Shaun Sideris | \$589.70 |
| Timothy Riebe | \$586.18 |
| Jessica Gowanlock | \$585.37 |
| Kristen Caskey | \$585.03 |
| Luay Ghawi | \$584.61 |
| Vanessa Malay | \$583.21 |
| Anthony Mele Heidi Demont | \$579.40 |
| | \$578.89 |
| Gregory Myers Carolyn Stroman | \$576.76 \$576.48 |
| Robert Peak | \$575.92 |
| Edward Webb | \$574.23 |
| Shannon Hernandez | \$573.72 |
| Pao Vue | \$573.69 |
| Marvin Schoenherr | \$573.12 |
| Erickson Bencosme | \$572.61 |
| Regula Bucher | \$569.68 |
| Jaime Cervera | \$566.27 |
| Fauna Branigan | \$566.04 |
| Julia Drozhzhina | \$565.15 |
| Amy Nguyen Tim Schroeder | \$561.74 |
| Tim Schroeder Christina Barton | \$560.56 |
| Christina Barton Damon Greathouse | \$560.33 \$560.13 |
| Arthur Greene | \$517.88 |
| Joanne Marks | \$496.10 |
| Siddharth Patel | \$493.22 |
| Xiaotian Yao | \$493.00 |
| Peter Highberg | \$485.69 |
| Elizabeth Hodgson | \$473.97 |
| Timothy Clark | \$467.47 |
| | |

| QUALIFIER | BONUS |
|-------------------------------|----------|
| Anna Vaculikova | \$466.36 |
| Michael Kaye | \$465.79 |
| Anita Facundo | \$455.91 |
| Stephan Siemens | \$454.36 |
| Carlo Bonifazi | \$419.70 |
| Mark Lefever | \$419.54 |
| Arnold Pacleb | 5419.47 |
| Marybeth Girard | \$418,14 |
| Steven Brossart | \$417.05 |
| Averyll West-Washington | \$415.55 |
| John Charlton | \$414.90 |
| Ricky Craig | \$410.89 |
| Jeffrey Bickel | \$408.39 |
| Tracie Hammonds | \$407.31 |
| James Elrod | \$404.50 |
| Michael Stewart | \$401.77 |
| Carie Franks | \$401.62 |
| Eric Kiefer | 5400.86 |
| William Taylor | \$400.58 |
| Sammy Fields | \$398.96 |
| John Elgert | 5396.10 |
| | |
| Karen Brown | 5394.39 |
| Gregory Brown | \$394.10 |
| Rashad Royster | \$391.11 |
| Craig Isidore | 5391.04 |
| Dustin Kitts | \$351.05 |
| Kyle Kollhoff | \$339.54 |
| Athar Sheikh | \$326.65 |
| Eric Wright | \$323.48 |
| John Paul | \$321.77 |
| Donald Paul | \$321.43 |
| Kevin Smith | \$320.90 |
| Katherine Fisher | \$318.35 |
| Aaron Burke | \$316.79 |
| Arnulfo Ortiz | \$316.49 |
| Arjai Jackson | \$314.22 |
| Huihann Wee | \$313.62 |
| Juliya Purington | \$313.61 |
| Jie Yun Dong | \$313.07 |
| Tiffany Roland | \$313.00 |
| Errid Calderas | |
| | \$312.78 |
| Zdravko Stoyanov | 5311.71 |
| Norma Sauls | \$311.44 |
| Angela Agnew | \$310.81 |
| James Terrill | \$310.54 |
| Reginald Rodgers | \$309.66 |
| Ajay Dheer | \$308.83 |
| David Montgomery | \$306.14 |
| Samuel Griffith | \$305.66 |
| Evan Holzhauer | \$304,43 |
| Lazarus Echeta | \$303.57 |
| Spencer Brown | \$303.46 |
| David Gable | \$303.34 |
| Matthew Malanga | \$301.15 |
| Cynthia Romero | \$300.23 |
| Shane Sekiya | \$297.89 |
| Kimberly Fitch | \$296.35 |
| Robyn Barnett | \$296.09 |
| David Pillow | \$295.45 |
| Joshua Long | |
| | \$295.15 |
| Ryan Waters | 5294.62 |
| Cynthia Wallace | 5294.04 |
| James Charron | \$293.83 |
| Nene Emesih | 5293.83 |
| Benson Myrtil | 5293.48 |
| Daniel Burnell | \$292.90 |
| Margarita Kagan | \$292.63 |
| Ruth Rollan | \$290.64 |
| Marcell Graham | \$289.77 |
| Keith Kirchner | 5288.74 |
| lose Frias | \$288,14 |
| Crystal White | \$286.69 |
| Kenneth Trosclair | \$285.87 |
| Antonio Salazar | \$283.87 |
| Deborah Anderson | |
| | \$281.12 |
| John Palmer | \$280.97 |
| Douglas Kosowan | \$280.22 |
| lames Wagar | \$279.77 |
| Archie King | \$279.70 |
| Charles Tang | \$278.65 |
| Matthew Dean | 5278.37 |
| leaster Desser | 5278.11 |
| ressica Patton | |
| Jessica Patton Gary Vanert | \$276.23 |

| QUALIFIER | BONUS* |
|------------------------------------|----------------------|
| Mary Roadruck | \$273.55 |
| Martin McCarthy | \$272.22 |
| Amanda Tenerio | 5270.65 |
| William Jones Jason Smith | \$270.08 \$269.46 |
| Michael Kelly | \$268.75 |
| Jeremy Engrav | \$267.62 |
| Daniel Walton | \$267.01 |
| Leon Morrison | \$266.85 |
| Kirk Tubbs | \$264.11 |
| Lisa Hood | \$263.97 |
| Richard Braden Leah Benassi | \$263.78 |
| Jacob Lerman | \$263.60 \$263.44 |
| Lionel Hurst | \$261.37 |
| Josh Brady | \$258.94 |
| Maryna Danielian | \$257.30 |
| Mohamed Abdelkader | 5255.89 |
| Andrew Antonini | \$255.23 |
| Simone Bailey | \$254.77 |
| Akhter Manek Craig Adams | \$254.68 \$251.81 |
| Maria Mireles | \$250.46 |
| Russel Reilly | \$213.41 |
| Nancy Rojas | \$198.97 |
| Peti Liu | \$197.08 |
| Nina Edmonds | \$196.79 |
| Daniel Kelly Lashonda Watson | \$196.42 \$196.21 |
| Travis Brock | \$196.19 |
| Lydia Garcia | \$196.05 |
| Steven Friesen | \$195.17 |
| Keith Hauck | \$193.08 |
| Sam Fangmeyer | \$192.65 |
| David Carr Fenel Merisier | \$192.17 |
| Myriam Ceballos | \$191.44 \$188.21 |
| David Niebaum | \$187.22 |
| Stephan Rachuk | \$187.15 |
| Gurmeet Kler | \$186.16 |
| Fabio Gomez | \$186.00 |
| Jeremy Heston | \$185.79 |
| Richard Sprigg James Rolshouse | \$185.06 \$184.37 |
| Toni Sanders | \$183.16 |
| David Valdez | \$181.40 |
| Craig Foreshew | \$181.16 |
| Keith Jenkins | \$180.89 |
| Eric Lamarine Angel Platero | \$180.85 |
| Jonelle Jones | \$180.72 \$178.68 |
| Katrina Moore | \$176.60 |
| Tracy Hicks | \$176.31 |
| Bruce Davis | \$176.10 |
| Patricia Koltonuk | \$176.02 |
| Marcus Jones | \$173.62 |
| Sophia Guerrero Chalsie Widener | \$173.19 \$173.16 |
| Lindsay Just | \$171.54 |
| Regina Blake | \$170.22 |
| Dustan Leman | \$168.45 |
| Maria Kahookele | \$167.91 |
| Scott Cooksey | \$167.27 |
| Matthew Wilhelmi Samu Pelesasa | \$166.57 |
| Lucinda Baker | \$166.22 \$165.29 |
| Clifford Thomas | \$165.13 |
| Freddy Galindo | \$165.11 |
| Brandon Whitehall | \$164.47 |
| Fitima Harris-Miller | \$163.98 |
| Quinton Robinson | \$163.66 |
| Megan Bruce Tamika Trappiel | \$163.52 \$163.51 |
| Maribel Saenz | \$163.42 |
| Darryl Washington | \$163.20 |
| Robert Parks | \$160.36 |

Total Bonus Paid Out

\$478,883.98